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MAR 2 8 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

2 APPL. NO.: 09/822,732 3 APPLICANT: REUBEN BAHAR 4 FILED: 3/30/01 5 FOR: "METHOD AND SYSTEM FOR AUCTIONING BAD DEBTS UTILIZING б AN ASSORTING ARRANGEMENT BASED ON THE GEOGRAPHIC 7 LOCATION WHERE JURISDICTION IS PRESENT OVER THE DEBTOR"

Art Unit 3628

Examiner: Borlinghaus, Jason M.

Confirmation No. 7238

Attorney Docket No. 6589-A-3

Certificate of Transmission Under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office on March 28, 2006, to Facsimile

No. 571-273-8300.

By: Marvin A. Glazer, Reg. No. 28,801

AMENDMENT AFTER FINAL OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

17 | Sir:

In response to the final Office Action mailed February 10, 2006, please amend the aboveidentified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.

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